

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: SHERRY L. STIPSAK                                  Case No. 1:15-bk-03281  
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§    §  
Debtor(s)    §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/31/2015.
- 2) The plan was confirmed on 04/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/01/2016, 01/05/2017.
- 5) The case was converted on 01/25/2017.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 231.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 231.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 218.80
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 12.20
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 231.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 14,650.91

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAWRENCE V. YOUNG, ESQUIRE	Lgl	0.00	NA	NA	218.80	0.00
INTERNAL REVENUE SERVICE	Pri	16,288.10	8,144.05	3,917.52	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	8,144.05	4,226.53	0.00	0.00
YORK COUNTY TAX CLAIM	Sec	130,423.53	97,080.18	0.00	0.00	0.00
YORK COUNTY TAX CLAIM	Sec	9,272.15	9,272.15	9,272.15	0.00	0.00
CITY OF YORK	Sec	0.00	33,343.35	33,343.35	0.00	0.00
MET-ED	Uns	5,303.53	4,897.80	4,897.80	0.00	0.00
YORK TRADITIONS BANK	Sec	550,816.93	307,153.63	0.00	0.00	0.00
YORK TRADITIONS BANK	Uns	0.00	307,153.63	307,153.63	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	17,501.72	17,501.72	17,501.72	0.00	0.00
COMMONWEALTH OF	Pri	0.00	3,202.44	2,615.04	0.00	0.00
COMMONWEALTH OF	Uns	0.00	3,202.44	587.40	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	1,086.00	1,065.86	1,065.86	0.00	0.00
SYNERGY FEDERAL SAVINGS	Uns	45,384.56	76,590.36	76,590.36	0.00	0.00
COLUMBIA GAS OF PA	Uns	5,000.00	4,595.60	4,595.60	0.00	0.00
YORK COUNTY TAX CLAIM	Sec	0.00	38,554.75	0.00	0.00	0.00
BANK OF AMERICA	Uns	25,518.00	25,518.49	25,518.49	0.00	0.00
FIRST NATIONAL BANK	Sec	56,073.59	52,127.15	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
FIRST NATIONAL BANK	Uns	0.00	52,127.15	52,127.15	0.00	0.00
FIRST NATIONAL BANK	Sec	118,225.04	116,309.61	0.00	0.00	0.00
FIRST NATIONAL BANK	Uns	0.00	116,309.61	116,309.61	0.00	0.00
FIRST NATIONAL BANK	Sec	2,796,453.07	2,788,898.57	0.00	0.00	0.00
FIRST NATIONAL BANK	Uns	0.00	2,788,898.57	2,788,898.57	0.00	0.00
FIRST NATIONAL BANK	Sec	24,859.00	25,296.62	0.00	0.00	0.00
FIRST NATIONAL BANK	Uns	0.00	25,296.62	25,296.62	0.00	0.00
SYNCHRONY BANK	Uns	8,806.00	8,806.67	8,806.67	0.00	0.00
PERFORMANCE GROUP, INC	Uns	0.00	146,082.06	146,082.06	0.00	0.00
MICHAEL NOEL, CPA	Uns	0.00	20,496.00	20,496.00	0.00	0.00
COLONIAL SAVINGS, F.A.	Sec	184,830.00	187,782.52	0.00	0.00	0.00
COMMUNITY FIRST FUND	Sec	387,000.00	NA	NA	0.00	0.00
GIRL SCOUTS IN THE HEART OF PA	Sec	500,000.00	NA	NA	0.00	0.00
IRS	Sec	11,859.60	NA	NA	0.00	0.00
COMCAST CABLE	Uns	2,906.38	NA	NA	0.00	0.00
DANIEL SYRON	Uns	25,000.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICES	Uns	60,280.00	NA	NA	0.00	0.00
MARK HESS	Uns	18,000.00	NA	NA	0.00	0.00
MEDICAL	Uns	1,922.00	NA	NA	0.00	0.00
METRO BANK CARDMEMBER	Uns	57,558.11	NA	NA	0.00	0.00
MICHAEL NOEL, CPA	Uns	11,000.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	3,062.06	NA	NA	0.00	0.00
SAMS CLUB	Uns	827.81	NA	NA	0.00	0.00
TIM GETTYS	Uns	17,000.00	NA	NA	0.00	0.00
WELLSPAN YORK HOSPITAL	Uns	4,000.00	NA	NA	0.00	0.00
YORK WATER CO	Uns	1,700.00	NA	NA	0.00	0.00
LOWES	Uns	7,958.96	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 42,615.50	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 42,615.50</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,532.56	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 6,532.56</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 3,600,154.07</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 231.00
Disbursements to Creditors	\$ 0.00
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 231.00</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 02/13/2017

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.